

**Utilizing your FSA just got easier!** The Benny Card allows you to pay for eligible Flexible Spending Account (FSA) expenses easily and conveniently.



## Benefits of Benny

Benny is a prepaid debit card to be used exclusively with your Sentinel Benefits FlexChoice account. Simply sign up for an FSA during open enrollment (elect use of the card, if necessary), and you will receive the Benny Card to use for the purchase of FSA eligible expenses wherever Visa is accepted. Benny is the smart way to pay:

- ▶ The card eliminates out-of-pocket expenses and reduces the need to file a claim
- ▶ Smart card technology separates eligible purchases, allowing you to use Benny to pay for eligible expenses and non-eligible items can be paid for with a different form of payment
- ▶ Two cards are provided per account



## Activating Your Card

Within 30 days of your enrollment, you will receive two cards in an envelope that looks like this. Activation is easy! Simply follow the instructions on the card sticker. Both cards are activated at the same time. Sign the back of your card and have the other eligible user sign the other card.



## How Your Card Works

Your card will automatically be loaded with your available account balance for the plan year. Your card will contain the full annual declared amount for Medical FSA elections. If you have Dependent Care elections or participate in a Parking or Transit benefit, your card will only have your current available account balance (your eligible contributions minus any paid claims). You can view your available balance anytime by logging into your online account at [www.sentinelgroup.com](http://www.sentinelgroup.com).

## Where You Can Use Your Benny Card

- ▶ Retail stores, supermarkets and pharmacies
- ▶ Doctors offices, dentists, vision care centers
- ▶ Pay FSA-eligible bills with your card
- ▶ Mail order prescriptions
- ▶ Participating dependent care providers
- ▶ Parking garages or transit authorities

## It's as Easy as 1-2-3

- ➊ Present your Benny Card and swipe it for payment.
- ➋ If the transaction is approved, the amount of the FSA-eligible purchase is deducted from your account balance.
- ➌ If there are non-FSA-eligible items mixed in the purchase, the clerk will ask for another form of payment for the remaining balance.

## A Few Things to Remember...

- ▶ **Choose "Credit" when swiping your Benny Card.** Your Card does not have a PIN. Select "Credit" when asked, "Credit or Debit?" and sign for your purchase.
- ▶ **Save your receipts.** Save your receipt as the IRS requires that all card transactions be verified. While most transactions will be verified automatically, a small percentage may not be, so we will send you a letter requesting a copy of the receipt in such an instance.
- ▶ **Purchase only eligible items.** Visit your account at [www.sentinelgroup.com](http://www.sentinelgroup.com) for a full listing of the Eligible expenses allowed under Section 213(d) of the IRS code for Medical expenses and Section 21 for Dependent Care expenses.



**Access your account online today at [www.sentinelgroup.com](http://www.sentinelgroup.com).**

**Don't wait for your statement to arrive. Get started now. Login to manage your FSA anytime, anywhere:**

- ▶ View your current account balance
- ▶ View your past claim activity and submit new claims
- ▶ Update your personal information
- ▶ View FSA Forms and personalized reports
- ▶ Update your reimbursement method

### What if your card is lost or stolen?

If your Benny Card was misplaced or stolen, please call our Member Service Center at 888.762.6088 to request to have new cards issued immediately.

*Important Note: Under the Visa zero liability policy, you are protected against unauthorized purchases from your card.*